



UNITED STATES BANKRUPTCY COURT  
District of New Jersey

Albert Russo  
PO Box 4853  
Trenton, NJ 08650  
(609) 587-6888  
Standing Chapter 13 Trustee

Order Filed on August 26, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In re:

Richard T Drude

Debtor(s)

Case No.: 19-19333 / MBK

Hearing Date: 08/25/2021

Judge: Michael B. Kaplan

Chapter: 13

**ORDER REGARDING CHAPTER 13 STANDING  
TRUSTEE'S MOTION TO DISMISS OR  
CERTIFICATION OF DEFAULT**

The relief set forth on the following page is **ORDERED**.

**DATED: August 26, 2021**

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

This matter having come before the Court on the Standing Trustee's Motion to Dismiss or an objection to the Trustee's Certification of Default, and good cause having been shown, it is

**ORDERED** that case is allowed to continue under Chapter 13 upon the following terms and conditions:

- \$5,801.00 paid to date
- Debtor(s) shall remit \$699.00 per month to the Trustee for 12 months beginning 9/1/2021
- If the Debtor(s) fail to make regular plan payments to the Trustee for a period of more than 30 consecutive days, upon the Certification of the Trustee of such non-payments, with Notice of the Certification to the Debtor(s) and the Debtor(s) attorney, if any, the within case shall be dismissed.

In re:  
Richard T Drude  
Debtor

Case No. 19-19333-MBK  
Chapter 13

District/off: 0312-3  
Date Rcvd: Aug 26, 2021

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 2

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2021:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Richard T Drude, 9 Forest Park Terrace, Monroe Township, NJ 08831-8508
aty	+ Nicholas Fitzgerald, Fitzgerald and Associates, 649 Newark Avenue, Jersey City, NJ 07306-2341

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 28, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2021 at the address(es) listed below:

<b>Name</b>	<b>Email Address</b>
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon	on behalf of Loss Mitigation CITIZENS FINANCIAL/FRANKLIN AMERIECAN MORTGAGE dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor Citizens Bank N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
James J. Fitzpatrick	on behalf of Debtor Richard T Drude nickfitz.law@gmail.com nadiafinancial@gmail.com;jfitzpatrick@fitzgeraldcrouchlaw.com;fitz2law@gmail.com

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John R. Morton, Jr.

on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com

Kevin Gordon McDonald

on behalf of Creditor Citizens Bank N.A. kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

Marguerite Mounier-Wells

on behalf of Debtor Richard T Drude nadiafinancial@gmail.com mwells@fitzgeraldcrouchlaw.com;Fitz2Law@gmail.com

Martin C. Latinsky

on behalf of Debtor Richard T Drude mlatin56@gmail.com latinskyfitzlaw@gmail.com

Nicholas Fitzgerald

on behalf of Debtor Richard T Drude fitz2law@gmail.com

U.S. Trustee

USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 11